

WHAT IS CLAIMED:

1. A method for processing transaction data comprising the steps of:

receiving transaction data, the transaction data containing account numbers;

5 identifying non-issuer account numbers which represent accounts not issued by an issuer; and

matching the identified non-issuer account numbers with account numbers representing accounts issued by the issuer.

2. A method as recited in claim 1, wherein the matching step comprises:

identifying a consumer associated with at least one of the identified non-issuer account numbers;

5 determining if the identified consumer is a customer of the issuer, the customer having an issuer account number representing an issuer account issued by the issuer; and

10 linking the non-issuer account number of the customer with the issuer account number of the customer.

3. A method as recited in claim 1, further comprising the step of maintaining a database containing issuer account numbers representing issuer accounts of customers of an issuer, and containing customer non-issuer account numbers representing non-issuer accounts of the customers.

4. A method as recited in claim 3, further comprising the step of:

adding the matched non-issuer account numbers to the database as customer non-issuer account numbers.

5 5. A method as recited in claim 3 wherein the database further contains historical transaction data representing previous transactions performed by the customer using a non-issuer account, the method further comprising the step of:

updating the historical transaction data in the database by adding received transaction data which contains matched non-issuer account numbers.

6. A method as recited in claim 3, further comprising the step of performing queries on the database.

7. A method as recited in claim 6, further comprising determining the use of the non-issuer account by the customer in response to a result of the query.

8. A method as recited in claim 7, further comprising marketing services of the issuer to the customer in response to the determined use by the customer.

9. A method as recited in claim 1, further comprising the steps of:

eliminating transaction data containing account numbers issued by the user;

5 eliminating transaction data which contains data representing duplicate non-issuer account numbers.

10. A method for processing transaction data comprising the steps of:

5 receiving new transaction data, the new transaction data representing new credit transactions and comprising records containing at least account numbers of accounts which initiated the new credit transactions; eliminating new transaction data containing

issuer account numbers, the issuer account numbers
 representing issuer accounts of customers of an issuer;
 10 generating a list of account numbers contained
 in the new transaction data which are not issuer account
 numbers;

identifying account numbers in the list which
 represent accounts owned by the customers, the identified
 15 account numbers being denoted as non-issuer account
 numbers; and

associating, by customer, the non-issuer
 account numbers with issuer account numbers.

11. A method as recited in claim 10, further
 comprising the step of maintaining a database containing
 issuer account numbers, and containing customer non-
 issuer account numbers representing non-issuer accounts
 5 of the customers.

12. A method as recited in claim 11, further
 comprising the step of:

adding the associated non-issuer account
 numbers to the database as customer non-issuer account
 5 numbers.

13. A method as recited in claim 11 wherein
 the database further contains historical transaction data
 representing previous credit transactions performed by
 the customer using a non-issuer account, the method
 5 further comprising the step of:

updating the historical transaction data in the
 database by adding new transaction data which contains
 the associated non-issuer account numbers.

14. A method as recited in claim 11, further
 comprising the step of performing queries on the
 database.

15. A method as recited in claim 14, further comprising determining use of the non-issuer account by the customer in response to a result of the query.

16. A method as recited in claim 15, further comprising marketing services of the issuer to the customer in response to the determined use by the customer.

17. A method as recited in claim 10, further comprising the step of:
eliminating duplicate account numbers.

18. A method for processing transaction data comprising the steps of:

maintaining a database containing issuer account numbers representing issuer accounts of customers of an issuer, containing non-issuer account numbers representing non-issuer accounts of the customers, and containing historical transaction data associated with non-issuer accounts;

receiving new transaction data, the new transaction data representing new credit transactions and comprising records containing at least account numbers of accounts which initiated the new credit transactions;

eliminating new transaction data containing issuer account numbers by comparing the new transaction data to the issuer account numbers maintained in the database;

updating the historical transaction data maintained in the database by adding new transaction data containing non-issuer account numbers;

generating a list of account numbers contained in the new transaction data which are not issuer account numbers and which are not non-issuer account numbers;

eliminating duplicate account numbers from the list;

25 identifying new non-issuer account numbers contained in the list;

associating the new non-issuer account numbers with issuer account numbers;

30 adding the new non-issuer account numbers to the database; and

updating the historical transaction data in the database by adding the new transaction data containing the new non-issuer account numbers.

19. A method as recited in claim 18, further comprising the step of performing queries on the database.

20. A method as recited in claim 19, further comprising determining use of the non-issuer account by the customer in response to a result of the query.

21. A method as recited in claim 20, further comprising marketing services of the issuer to the customer in response to the determined use by the customer.

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